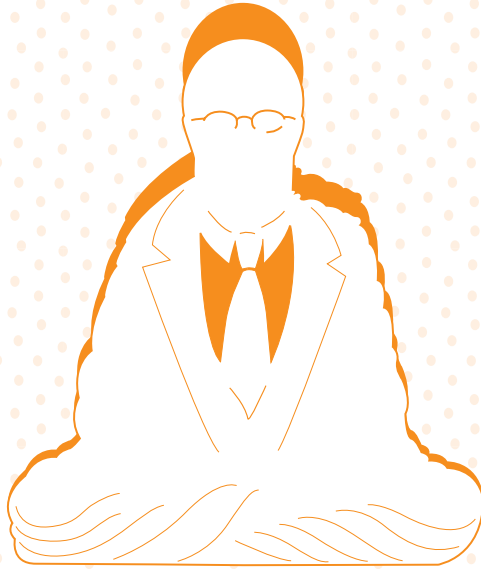


**ANDREJ KISKA**



**A MANAGER'S  
JOURNEY  
FROM  
HELL**

or

**How to do charity work successfully  
and from the heart**





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*To all good people*

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# Foreword

The personal story of my countryman – successful Slovak entrepreneur and philanthropist Andrej Kiska (born in 1963) – is a fine piece from the library of motivational literature. I know that several similar individuals have emerged in our region, but I do not recall reading an equally empowering book by any indigenous philanthropist from a post-communist European country. *A manager's journey from hell or How to do charity work successfully and from the heart* is an excellent testimony to a personal approach to doing ethical business and effective giving by a man who fulfilled his dream in Slovakia, with its population of just 5 million, after failing to make it in the United States. However, Andrej learned during a year and a half of manual work in the USA in the early nineties that hard work, focus and belief in yourself can help you to reach your goals.

Following several unsuccessful entrepreneurial attempts, Andrej Kiska built from scratch his highly profitable financial business. He became a celebrity among newly born Slovak millionaires and was much in demand as a speaker. However, after fifteen years he did something unprecedented in our part of the young capitalist world: he decided to sell the shares in his successful companies and turn to full-time philanthropy, focusing on financial help to insolvent families with children suffering from serious diseases. His non-profit organization, named Good Angel, was created in 2006 with Kiska's founding donation of 1 million euros. In just a few years it became the largest individual charity in the country, helping thousands of suffering families and

mobilizing the funds and interest of people and companies to help those with serious health problems.

I am sure that the story of Andrej Kiska and his Good Angel system will inspire people in any corner of our globe searching for goodness and solidarity. His hands-on experience in business and philanthropy and his openness and courage could mobilize not only the wealthy but any individual to help others. Since this small practical book is written like a sincere confession from a man searching for personal happiness and the meaning of life, it has the potential to unleash little good angels in many of us.

**Pavol Demes**

Senior Transatlantic Fellow, German Marshall Fund of the United States, Bratislava. Former minister of international relations and adviser to the first President of Slovakia.

**The  
author's story**

At the time of writing, I am in the Seychelles. I am sitting on the veranda of a beautiful Hilton hotel villa directly above the crystal-clear sea. Colourful fish are chasing each other in the waters and the sun is shining down on a beach of white sand. Asleep somewhere behind me is my wife, with whom I have a beautiful relationship, and also our two wonderful children. I am sitting here and once more putting to myself the questions that have been troubling my mind for over ten years now: Where is justice in this world? How is it possible that I have received so much from life while life only punishes others?

That is one of the things this little book is about.

## **My journey to hell**

To get to hell was no simple matter for me. I had to work hard to achieve it. I grew up in a happy family. Mum and Dad observed one rule – if they wanted to exchange sharp words, the children must not be present. So whenever the clouds began to gather, my father gave the order: go away and play. And my brother and I went out and we saw our parents again only when the sun had reappeared in the sky.

The first real family row I experienced was when I was already over 20 and on a visit to my girlfriend's family. It came as a shock to me. Ever since then I have often silently

thanked my parents for what they gave us in our childhood. And I am also increasingly aware that our behaviour now is greatly influenced by the example our parents set. Although we may often have inwardly disagreed with them, we have nevertheless adopted these patterns of behaviour. We frequently judge people without understanding that we should really be condemning the environment in which they grew up.

I got on well at school. I was a successful grammar school student whose only dark side was perhaps drinking cheap apple wine with my mates to get up courage before a disco. I didn't do at all badly at university either. Things went well once I'd realised that as well as offering a happy life free from parental supervision, university also meant studying. Towards the end of my studies I even tried to get into the Communist Party. I really thought that if I wanted to change society, I had to be there. Maybe it was my father's example; he was my role model and he was also a communist. The party functionaries at university were absolutely horrified when they saw my application to join the party. They rejected it outright, it being from a person who, admittedly, 'is one of the leading personalities in the group, but would certainly not lead the group to develop our socialist society'. They probably objected to our regular get-togethers in a pub, *U Machnáča*, followed by stealing beer at the Central Station.

My grandmother also tried very hard to keep me off the road to hell. She was a slight, hardworking woman from the harsh Zamagurie region. She had lived in our house ever since I was four and she tried very conscientiously to lead me to Christianity. In spite of my tears and protests that I would miss the fairytale, I had to go to church every Sunday morning. There I sat in a pew full of old women, sang hymns and listened to words I just didn't understand. My grandmother was proud, because the other old women said I sang beautifully. As both my parents were teachers and the period of 'normalisation' following 1968 was in full swing, they forbade me to go to church. My grandmother saw this as a challenge and took it on herself to bring me up as a good Christian. When I was about 12 years old and she got fed up with my ironic questions about where heaven or hell were, she gave up trying with the words 'you'll go to hell if you don't believe, to hell'. I became an atheist and the way to hell was open for me.

After university and as a young already-married man I began work in Poprad, the town where I was born. And life went on smoothly. Our son was born, we received a flat and I was working on my career when the crucial turning point came – the Gentle Revolution.

I was 26 at the time. The borders to the west were opened and managers of Slovak origin, veterans of capitalism, came and explained how in 20 years' time our Slovakia would become another Switzerland, if not something better! I was quite exhilarated by the idea. But there was some-

thing a bit odd about these managers. They wanted to destroy and abolish everything, they said nothing was good. I didn't trust them much and, apart from that, I didn't want to wait 20 years. So I decided to take my destiny into my own hands and I announced to my family 'we're going to live in the USA!' As none of the dozens of firms in the USA I wrote to appreciated the experience of a young socialist engineer, I took advantage of an offer from a friend who lived there and I went to try my luck on the spot. I got a visa, said goodbye to my pregnant wife and my son and, with the vision of an early reunion over the ocean, I took a plane to New York. It was August 1990 and I had no idea that I had just grasped the handle of the door marked HELL.

It didn't take me long at all to realise that I had found myself at the beginning of a journey to hell. My friend was waiting for me in New York, and we got in his car and he drove me to a village near Philadelphia. Even on the way there I noticed some bad signs: many strangely dressed black people speaking a dialect incomprehensible to me, and a lot of strange, battered vehicles reminiscent of cars. The only thing that shone bright for me on the way that night were the red lights of McDonalds and other such places.

The little house where I was to live clearly told me that hell was within my reach. There were five of us Slovak *gastarbeiter* workers in a small room in the attic, with 13 in the whole house. Thirteen sharing one lavatory and bathroom. No beds, only hard mattresses on the floor. To help prepare us properly for hell, there was no air conditioning and it was

terribly hot there. Cockroaches crawled over us at night. It was a strange pastime, killing cockroaches in the night on your bare, perspiring body. The only place the cockroaches could not get into was the refrigerator. But whatever we put into it someone kept stealing –a cockroach in human skin. That is how I lived for over a year.

The hardest thing on the journey to hell was work. When they threw me out of two building site jobs for being hopelessly clumsy, I began working in a little shop at a gas station. The owner was a Russian immigrant – a real, true-born, genuine Jew. We were on friendly terms; he appreciated the fact that he had an engineer working in his little shop and I was glad that I had won his trust. However, he had his own clear idea about profits and costs. I worked long hours for him and began with wages of \$5 an hour. Gradually he fired my fellow workers and I had to work hard for longer and longer. The hourly rate got lower, but I always earned a little more overall. After three months we were the only two in the shop. I worked 100 hours a week for \$4 an hour. Every day from 9 in the morning to 11 at night and on Saturdays and Sundays from 6 in the morning until 11 at night. Six months without a single day off.

On Sundays I always called home. I talked to my wife and son. And then I wept for a while. On Christmas Eve I wept for longer than usual. When my daughter was born back home, I got terribly drunk. Maybe I cried as well, but I don't remember. And so I sank deeper and deeper into hell. It was no use being on the spot; to my further applications for work as an engineer I received polite but negative replies.

After about four months washing the tiled floor in the shop, I remembered my grandmother: 'You'll go to hell, to hell.'

After 18 months, I told myself 'that's enough – I'm going home'. And then came a glimmer of hope. A small firm had decided to open a branch in Europe. They offered me the post of director of the branch, with the wonderful salary of €1,000 a month (when I left for the USA I was earning about €70 as an engineer). In addition to this post they offered me the purchase of about 2 per cent of their shares, on the grounds of loyalty also making it a condition. So with almost all the money I had earned in those 18 months I bought their shares and returned home at Christmas 1991. I was reunited with my wife and son and saw my daughter for the first time. Three weeks later the firm went bankrupt. I lost almost all my savings and I was at home without work. Grandmother dear, why, oh why, didn't I listen to you?

It was only many years later that I discovered that hell looks completely different, and that it is just the difficult times in your life that teach you the most and strengthen you the most. You gain inner strength not when everything is going well, but when everything is falling apart and nothing is going right. However, the problem is that you don't understand that at the time. And if someone else tells you, you don't believe them. Well, it can't be helped. I wouldn't have believed it then either.

I came into contact with hell once more. After many tribulations and endeavours, but also my own failures, after a year's separation and returning once more I decided that

I would divorce. My children were then 11 and 15 and they stayed with their mother. In spite of the great love I felt for them and all my efforts to reach out, they refused to meet or talk to me. It hurt me terribly, but I was never angry with them for it and I only tried to achieve one thing: to behave towards them the best I could without regard to how much they hurt me. It was worth it. After about two years they realised that their father wasn't necessarily such a bad person as he had been made out to be. We now have a good relationship and also look back on the past with understanding.

Every cloud has a silver lining. Or 'what doesn't kill you, makes you stronger'. I don't like sayings, I think they often fall short, but sometimes they turn out to be true. What I did learn from the Americans during those 18 months was their overwhelming desire to be their own boss. They were not afraid to leave a job and try setting up their own business. Their longing for independence and optimistic view of life fascinated me. Twenty-year-olds who only knew how to work manually would go from house to house offering their services. Managers left their comfortable positions and threw themselves into the cold, rough waters of private enterprise. And so I too said I would try my hand at setting up a business. In the spring of 1992, together with my brother and cousin, I established my first company and devoted over 15 years to running the business. When we decided to sell our firms in 2005 we had over 400 employees and an annual profit of over €5 million.

Here my private journey to hell ends. On the way I discovered that what I went through was not a journey to hell at all, even though I often thought so. It was just one ordinary human story.

## **Where is hell?**

Until the age of 12 I knew fairly exactly where hell was. Somewhere beneath us, probably in the middle of the Earth. That's where those hot cauldrons and evil devils were. And if I sinned and didn't pray, I would certainly end up there. It's true, Grandma never answered my question as to what would happen to our neighbour, who went to church every day but often got drunk and beat his wife, but I didn't bother about that later. When I was older and I became an atheist, the notion of hell lost all meaning for me. When I did something bad, I either got away with it or I got a hiding. Only Mum hit me, never Dad, and to this day I don't know why.

My atheist times slowly came to an end when I returned from my inglorious stay in the USA. In America I had noticed and admired the tremendous solidarity of my boss and his friends – fellow Jews. They always tried to help each other first, and only if this didn't work out was it the turn of the rest of us. It fascinated me to such an extent that after my return I eagerly began to look around for all the available books on the Jewish religion and wonder whether it wasn't possible to become a Jew. I read and studied, and arrived

at the conclusion that this is probably not a religion that I could understand. I personally had always tried to question things, and for me the Jewish faith was about strong belief, not about discussion.

At that time I happened to get hold of the Dalai Lama's book *The Joy of Living and Dying in Peace*. For me as a layman these were philosophically difficult texts, but I tried to crack them and I read things that I found interesting. For example, life does not end with death, but continues with other lives; good is rewarded by good; our chief enemy is our own mind – and many other interesting ideas. What intrigued me most was that the Dalai Lama urged the reader to disagree with him, to take from his philosophy only what he believed himself and that could help him the most. He did not urge his readers to believe, to pray. He urged them to work with their own minds, to sympathise with and help others. For me, an avowed doubter, this was attractive and so I gradually became a Buddhist. I read a lot in my free time, pondered and tried to meditate. To put it clearly, I tried to control my mind.

After studying Buddhism for about four years, I went to spend two weeks at a Buddhist meditation centre in Sri Lanka. For 18 hours a day I meditated with Buddhist monks, sometimes not saying a word for as long as three days. An hour's meditation sitting, an hour's meditation walking, over and over again. Try not saying anything for a whole day. Or sitting for an hour without moving, only concentrating on your own breathing. It is terribly hard work.

When I felt that I was more or less a Buddhist, I began to study Taoism and Hinduism, and later even what my grandmother had wanted long before – I got down to studying the Bible. Now I can see how closely related the religions are, and I had to agree with Gandhi's view that every religion is a little imperfect, because it tries to explain why we have come into existence and that is impossible. If we were created by someone, then the reason why we are here is only known to the one who created us. I respect every religion and I try to take from every religion what I am able to understand and what I am able to believe.

In this book I am also basing my ideas on religion and on the experience of spiritual people. Whenever I am seeking an answer to fundamental questions, that is where I try to find the answer. If their answer is in accord with my experience and knowledge, then I have the feeling that I am near my goal.

And where is hell? Our own minds can create the worst hell for ourselves. The extreme proof of this is suicide. Young people who feel no physical pain contrive to take their own lives. Can you imagine the hell in your own mind that makes you go and throw yourself under a train? A painful hell in our minds is also created by our negative thoughts and depression. And what about the other forms of suffering? Hours spent crying and quarrelling on account of personal relationships or problems at work, remorse for the past and fears for the future.

There are only two ways to avoid wounding your feet when you walk – you either wrap the whole world up in a soft carpet or you put on shoes (a Buddhist saying). It is impossible to avoid suffering in your life. You can't live your whole life in a golden cage, where nothing happens to you and no one harms you. And that is why we must learn to train and control our own minds. Well, if only that wasn't so difficult, I know... We need to understand that death and illness are part of our own lives and that no one can avoid them. We need to understand that in many cases other sufferings are only what we call sufferings and that by giving things up and not clinging to them, we often have much to gain.

In my charity work I often meet with death, and particularly the death of the smallest and most innocent – little children. I get to know families and their sick children and then I rejoice with them if they get well, or cry with them at funerals. I often ask myself which religion can help a mother when her child dies. Is it Christianity, which tells her that her little child is now in heaven, where we all want to go? That we can envy them being there, and in heaven they are interceding for us so that we may get there too? Or is it better to believe in karma? To believe that, by dying, the child has washed away all its evil deeds from past lives and will soon be born again somewhere and live a beautiful life?

I don't know the answer. But I can see that faith helps – and the stronger the faith, the more easily suffering is borne.

**Why help?**

## **Must a manager, entrepreneur or banker go to hell? Can't they get to heaven?**

Wealth is a curse and entrepreneurs, managers and bankers are swine. They take unfair advantage of other people, they exploit them. They pay them low wages while they themselves drive around in big cars and go on expensive holidays. Even the Bible is against them: 'It is easier for a camel to pass through the eye of a needle than for a rich man to enter the kingdom of God.' They will all go to hell, yes, to hell.

I was willing to ignore all these assertions. The worst thing was that, as a manager and entrepreneur, I felt the world was somehow unjust. I couldn't understand why these differences were so great. Is it fair that I can buy a watch for €1,000 while someone else is dying of hunger? Is it fair if I drive around in an expensive Mercedes and someone else hasn't got the money for basic medical care?

On one side of the scales I put everything I had had to do and sacrifice to become a successful and maybe rather rich person:

- I worked harder than the others.
- I risked losing all I had and took a loan from the bank.
- I took on the responsibility of employing people. I became responsible not only for whether they would have an income, but also for the families they supported.

- In the first years I sacrificed my family life to develop my business activities: working late into the night and over the weekends, with no holidays.
- I had a certain amount of talent and good luck.

On the other side of the scales I put the almost ordinary story of one mother who had tried equally hard in her search for happiness:

- She married a man she loved. She may have been too young. Later her husband left her alone with two children.
- She worked hard and conscientiously in order to provide for her beloved children. The largest company in their little town was closed down, she and hundreds of others lost their jobs and now she cannot find work.
- She has at least been able to rent a two-room flat. However, after paying the rent they only have enough left for bare survival. No holidays, no car and a very modest Christmas.

I put these two stories on either side of the scales of justice and added what each of us could now afford, how we lived now. When I thought about it, I saw that not only do I receive an awful lot from life while others receive less than a thousandth of what I do, but also life often punishes them cruelly.

*In 2005 I came to know a woman from a little town not far from where I live. She was living alone with her five children: four little girls and a boy, who was the youngest and a dear*

*little rascal. She had got cancer. When her husband heard this, he left her. A young, thin blonde woman with deep blue eyes, she had agreed with her sisters how they would divide the children among them, who would look after them after her death. Can you imagine sitting down with your relatives to discuss which child would live with whom after your death? Her income was €400 a month and half of that went to paying for the flat. She had €200 left for the whole month. She was often very sick after chemotherapy and she had no one to help her with the children.*

I met her many times. She never wept, she never asked for anything. Every time I met her I felt how terribly unjust life was. I felt uncomfortable and my conscience pricked me. How was it possible that I had so much while another person, who had done nothing wrong, was in such a miserable position? Was it fair? Was I not paving the way to hell with my wealth? Shouldn't I sell all my property, give the money to charity and live humbly in poverty? After all, the Bible says you should sell all your possessions, give to the poor and you will have treasure in heaven.

Something inside me said that it is probably not so clear-cut. I should give up my possessions after so many years of hard work and effort? And what then? Should I take a job or set up another business? If I was successful, should I give away my possessions once more? I suspected that, like the great majority of such questions that arise in our lives, the truth would be somewhere in the middle. I decided I didn't belong in hell and that I would begin to observe whether

I was not by any chance 'on the road to heaven'. A winding road, full of blind alleys and wrong turnings, but perhaps the real road leading to heaven.

Perhaps the most important questions I had to answer were: What role should we managers, entrepreneurs and bankers play? What is the purpose of our business activities? Is it really to produce a profit and dividends for ourselves or the shareholders?

Of all the ideas and arguments, I found myself most in agreement with the Dalai Lama's: the purpose of a business is not to make a profit; that is only one of the essential conditions for its existence. People must eat and drink but no one claims that the purpose of life is eating and drinking. In spite of this, if we do not eat and drink, we shall die. If a company does not make a profit, it will go bankrupt and will have to close down. The making of a profit is a condition of existence, but it is not its objective. The objective of a business enterprise is not the creation of profit, but discovering and meeting the needs of customers. Once more: not profit, the value of shares, but the discovery and meeting of the needs of customers!

At first glance this seems clear and obvious, and we probably have the feeling that we often behave in this way. But is it really the case? When making our products and business plans are we genuinely thinking of the real needs of the customer and only then of profit? From my own experience in business I know hundreds of cases – from banks to

mobile operators and retailers – where it isn't so. One of the latest examples is the financial crisis. It was not the meeting of the needs of customers that motivated investment bankers to behave as they did, it was the vision of profits and the large bonuses hidden behind them. These led them to play games that caused infinite harm. During my time as a manager I introduced dozens of business products, from logistic ones to financial. The only ones that were stable and successful in the long term were those where we found and met people's needs. And each time profit followed. The other way round was almost always doomed to failure.

*Our example of meeting a need was the Triangel catalogue hire purchase system. In 1996, when it was established, the banks were refusing to give loans to people with average or below-average earnings. If they did grant such a loan the annual interest was about 26%. At that time there were recommended retail prices for domestic appliances. It meant that a given type of television or washing machine was sold for the same price throughout Slovakia and none of the retailers was allowed to sell it cheaper. Triangel bought products straight from the importer or manufacturer and transported them directly to the customer's home. It thus gained the retail and wholesale profit margin, in all about 25%, and it could therefore offer the consumer the opportunity to pay for the product in instalments for the retail price without any extra charge. We received hundreds of letters of thanks from our customers, and in three years Triangel became the dominant provider of loans for the purchase of domestic appliances.*

## **Profits are made by serving**

The president of a large multinational company put a question to me recently: 'My task is to generate a profit for the shareholders. That is what is expected of me and what I consider to be my task, my role. The shareholders don't expect me to serve anyone, but to increase the value of their shares. How is it then?'

The phrases 'serving the customer' and 'creating a profit' are closely related – they just sound very different and that is why we sometimes don't understand that. And in some worst cases we really do idolise profit and we forget the words 'serving the customer'.

As a director of a company I was responsible for hundreds of employees and thousands of salespeople, and we served hundreds of thousands of customers every year. Whenever we had a large meeting I explained to them the hierarchy of our corporation. The most important person was our customer. The customer was always right and his wishes were our command. Then came the salespeople. Every employee had to help the salesperson, had to serve them, because without them we couldn't meet the needs of our customers. Without them we would not exist. And at the very bottom of the hierarchy was me, president and joint owner of the company. The higher a person is in a corporation, the greater is their responsibility and duty to serve and meet the needs of all those they are directing, from

the customer to the salesperson, from the cleaner to the finance director. If we take our position as a service and are able to get our colleagues and employees to identify with this role, then the company has all the makings of success. And of course success means profits and an increase in the value of the shares. Sustained profits are the result of real services well rendered.

The word service is sometimes mistakenly associated with the words subservience, obedience, diffidence and submissiveness. In fact, the opposite is true. If we want to serve well, then not only I but all the others must serve well too. Otherwise all our efforts will be in vain. If someone does not want to serve and wants to further their own interests, they must leave the circle. That is why the words *real service* are associated with all the words of modern management, such as professionalism, exactingness, care for detail, competence, and so on.

If the purpose of entrepreneurship is finding and meeting the needs of customers, then we have also found the answer to these questions: What is the purpose of the work of a manager, entrepreneur or banker? How can we get on the road to heaven? And the answer appears to be simple – let us put the customer before profit, people's needs before money. Let us learn to see our work as a service for people, customers, society... The purpose of life is to serve others. Our work should be in the first place a service, and only after that a means of getting money and success. If we use all the abilities and gifts we have received in the service of

others, then we shall not only make a profit, but we may also get 'on the road to heaven'.

We even find support for our activities in the religions. Karma tells us that what we are today is the result of our deeds in the past, and what we do today determines what kind of life we shall live in the future. If we are rich and successful today it means that in past lives we have helped others a lot and cared for the needs of others, even the most wretched. If we do the same now, if we really regard our work as a service, then in future lives we should continue to be successful and rich. But if on the other hand we just spend the fruits of good deeds in past lives on our own needs, it will probably be different in the future. No doubt you have noticed in your own lives that when you spread good purely for its own sake, then it suddenly begins to come back to you. It's very often from a completely different direction and from entirely different people, but you get it back.

In the end I also found support in the Bible and I discovered that God wants us to live in plenty and not in poverty. The Bible is not so very critical of us more successful people. It says: 'Remember the Lord your God, for it is He who gives you the power to gain wealth'.

It is perhaps expressed most beautifully by the Danish saying 'what you are today is God's gift to you, and what you do today is your choice and your gift to God.'

Let us therefore ask the question how it is with us. Are we just living a successful life, or also a meaningful and happy one? And if not, what should we do to change it? How are we to 'get to heaven'? At first glance the answer seems simple but, like most really good things in life, it is not so simple.

## **Philanthropy as the moral duty of every successful person**

*I first met little Julinka when she was 20 months old. My daughter Veronika was then two years old, so they were of a similar age. Julinka had tumours in both eyes. One eye had already been removed and they planned to remove the other, but her mother, Ľudka, did not want to agree to this. Julinka would then certainly never be able to see again and no one could say whether this operation would help her at all. Ľudka had three more children: a son and two daughters. Whenever I went to see them, they knew I would bring them some toys and they would shout from a distance 'the angel is coming, the angel is coming'.*

*Ľudka had a hard life. Her husband worked on a cooperative farm as a watchman for meagre wages and she received maternal and child benefits. They only had meat once a week and all their clothing was from second-hand shops. They had a cow and Ľudka used its milk to make cheese strings which she sold in the village in order to make a little on the side. That was possible only when she was not at the cancer hospital with*

*Julinka. When I began to go there, Julinka had already been assessed as an incurable case but Ľudka still tried healers and various miraculous ointments. She spent even the little she had on Julinka. But could I reproach her? After all, if our child is dying we do everything we can to save them. Around that time their cow died too – one of their main sources of income. Of course I helped the family. As well as money from our charity, I tried to get them over the worst. I gave them the money for a new cow and I helped them to reorganise their finances to cover the basic costs of survival. However, I could not help them with the most important thing, and Julinka died a few months later. At the wake we were served a frankfurter sausage and a roll on a paper plate. I am extremely fond of this family.*

Why am I writing about this? Because I think a manager, entrepreneur or banker should know the emotions of a manager of a charity? No, just one single reason: so that we do not associate help and service only with business.

In the previous part we said that the purpose of life is service, helping others; that we successful people should use all our talent and ability to seek out and meet the needs of our customers. But who is Ľudka? Is Ľudka one of our customers or business partners? Probably not. But don't you feel that urgent need to help? Doesn't it make your heart ache, isn't it filled with indignation and pity? Don't you feel that our task is not just to serve our customers but, if our lives and business activities are to have any meaning, that we must also look after those in the greatest need?

Those who are often ignored even by their closest relatives? Those who may be afraid to write a letter appealing for help, because they think there are others in the world who no doubt need it more than they do?

I think it is our moral duty, the duty of successful people, to change things. To stop and help those who most need our help. The Bible says that from everyone who has been given much, much will be required. Isn't it we successful and talented people that should be worried most about this? Shouldn't we be the ones to convert at least part of what God, karma or fortune has given us into real help for those who need it the most?

There are thousands of families like Ľudka's in Slovakia, and millions in the world. If our task is to serve others, then helping those in greatest need is the highest form of service to people. Let us broaden our horizons to include not just our customers and partners but also service to the least among us. We shall not make a financial profit out of it, but we shall gain a great deal and it will give meaning to our lives.

*Juraj and Michal founded their company immediately after our Gentle Revolution. From the outset their business activities were very successful, and their firm gradually grew into a business with almost a thousand employees and an interesting profit. They were dealing with the import and retail sale of household furniture. I got to know them both as business partners in 1998, and we gradually became good friends. When we launched our charity almost ten years later I went to*

*see Michal, who I knew better, with a request to help families our charity was trying to work with. My idea was that their company should give the families products that they had not been able to sell for a long time: beds, cupboards or other household furnishings. With a smile on his face he turned me down. To make it a little less embarrassing, Michal promised that if they had a financially successful year, they would send our charity a small sum of money. He surprised me. I realised that even people who are my good friends and are very successful can turn their backs on me and not want to help.*

*About a month later I met Juraj, the other joint owner of the company. I talked to him about how our charity was getting underway and what pleasures and worries it involved. I didn't say anything at all about my conversation with Michal and his attitude. I didn't consider it correct. Which is why I was even more surprised when Juraj asked me 'Andrej, you've launched a great project. Can't we help you? Would you like us to give you the products we can't sell, for the symbolic sum of one euro?' I gasped for breath. After all, that was exactly what I had originally asked from Michal and he had sent me packing. Our cooperation quickly got underway, and thanks to this company our charity delivers hundreds of products to families every year.*

Isn't it strange? Two people who, at first glance, seem to be the same. They started up their business together, they had equal shares in the firm, I was friends with them both, but their reactions, their willingness to help, were diametrically opposite.

I personally am convinced that hiding within each of us there is a good heart. In early childhood almost all of us cuddled up in the protective embrace of our mothers, feeling her love and care. And each of us, when we become a father or mother, tries to give all their love to their beloved children. That means that we all have a good heart and love in that heart. However, our hearts often try to protect themselves, they build up defences. They don't want to get hurt. We have been misled and deceived over and over again. Suffering and dangers come rushing at us every day from the television, internet and press: murders, explosions, terrorists, AIDS, cancer, floods, tsunami. Our hearts want to and must defend themselves, or they would weep every day. But how then to persuade someone like Michal to help? What can be done to overcome that protective bulwark in his heart? I think there are people we shall never be able to persuade – they protect their hearts too well. Michal loves his children, he would help his family, he would do everything in his power for them. But we won't get more from him. That is the bad news. The good news is that there are fewer and fewer of these people, these successful Michals who don't want to help.

I experienced a similar situation in a large global mobile phone corporation. I occasionally met the president of its Slovak branch playing golf, and we discussed the problems of running a business in Slovakia. When I came to see him with a suggestion of how he could help us (not financially), he politely turned me down, explaining to me clearly that the strategy of who to help and how was laid down

for them centrally and he could do nothing to change it. A year later a new president, who had previously worked in the Czech Republic, took over his post. About two months after he was installed in his position he called me and said: 'I have heard about your fantastic charity project – how can we help you?' Together we have organised a programme of aid that operates excellently. We thank them for it.

**How to help?**

## **Begin where you are**

*It took almost two years for me and my friend and co-founder, Igor Brossmann, to prepare our charity. We considered over and over again who we should help and who needed our help the most. We were very close to adopting a project to help children in children's homes. We planned to create a financial system that would help children when they had to leave the home and stand on their own feet. The system would provide a certain sum of money for every such child, which could only be used to cover the cost of housing or education. In the end we decided to begin by helping families with children where the father, mother or one of the children had cancer and the family had got into financial difficulties on account of this illness. Again there were endless discussions of how to help these families. By buying them vitamins or fruit? Paying the travel costs for visits to the cancer hospital? After many conversations with the parents of the children and discussions with hospital social workers, we decided that the best way to help would be to send the families money directly. The families themselves know best what they need and how to use the money in order to help themselves and their children. We decided not to send one lump sum, but a certain amount every month. It would not be the main source of income for the family, but it could help.*

*It also took us several months to decide on the name of our charity, its logo and graphic depiction. At first we considered the name Margarétka (marguerite, daisy), but there was al-*

*ready a charity of that name in Slovakia and it had a registered website. Later we had the working title of HELPEA, but we still were not satisfied with it, so we went on looking. In the end Igor Brossmann and Rafo Tatarka, the creative director of an advertising agency, came up with the name DOBRÝ ANJEL/ GOOD ANGEL, along with its logo, visual style and marketing and communication campaign.*

*Before launching the project we tested the product and found out how people saw it, their attitude towards the brand and their willingness to become involved in our charity. Igor Brossmann, who was himself a joint owner and leading figure in the advertising agency, is in my opinion a marketing guru. He prepared all the details of communication and played around with every word in our materials. To put it simply, if a charity wants to be successful, it too must observe the basic rules of marketing.*

*I often come across cases in large corporations where charity is dealt with by the top management twice a year at the most, with not more than 30 minutes devoted to it. It's just out of duty, so that the firm can tick it off, can say that it is also socially responsible. That is sad, very sad.*

If you have decided to help, take the need to help to heart and make it the centre of your perception. Try to raise it to the level of your most important work and personal plans. If you manage this, you will cease to be a passive player who only tries to help those who write to him or who devotes one hour of a meeting per month to social responsibility. You will become an active player.

Start to actively consider, without anyone asking anything whatsoever of you, who and how you – as a person, as a department, firm or company – could help. Such thinking is not easy. It is very difficult. For charity is not something that automatically fills our minds from the time we wake up to the time we go to sleep. Charity is neither a need nor a duty that we must fulfil, such as the need to buy milk or insure the car, or at work to close the monthly accounts or fill out the end-of-year tax returns. We often do not even want to hear of suffering. We prefer to bury our heads in the sand like ostriches in the hope that we will not see suffering and that it will never affect us. While the line between health and sickness is so thin, and there is so much suffering – from abused women to starving children in Africa, from cancer to muscular dystrophy and other serious diseases.

The need to help – active sympathy – cannot be built up all of a sudden. If we are introducing a new product, we know that it may show a profit only after two or three years. If we decide now to lose weight, to take up a new sport, begin learning a new language, we know that it will be some time before we see results and we must train regularly. The same is true of charity. We must be patient and humble.

Ask your secretary to bring all the requests for help that arrive in the firm directly to you. Always read all of them. About half of them will be letters from chronic and professional applicants for help. You will find these easy to detect and you will put them aside. Read the rest. Think them over and listen to your heart. Be empathetic, try to

put yourself in the writer's place and experience their suffering with them. And then pick out the most agonising case – the case where tears came to your eyes and your heart felt like a heavy stone. Call that person, meet them and listen to them.

Believe me, if you attend the funeral of a child who has died of cancer just once in your life, or if you personally get to know a family where someone is gravely ill for a long time, then the need to help will for you become as important as turnover, profit or annual growth.

If you have no access to such letters, or if none arrive in your company (which I don't believe), then look around you. You will no doubt find the address of a children's home, a hospice, an institute for the mentally handicapped, hospitals and dozens of other such places. Call the director and tell him you want to help. Help not as a firm but as a person, as a human being, as yourself. Let the director show you their institution and tell you about their problems. Listen carefully to what they say.

If you know a charitable foundation that helps those you would also like to help, call them up. Don't wait for someone to address you. No doubt they could do with your help; there is never enough of it.

We often have doubts about our ability to help and we only associate the word help with the word money. But it is not like that at all. You can help in other ways than financially,

and often it is just this sort of help that can be much more effective. Even if you are a manager at the lowest level and you have only yourself to manage, no doubt there is something in you that can be of use to a foundation or to the people in need themselves. Maybe you will 'only' deliver soup to the homeless, but that is also a help. That is also touching suffering, and will help you and strengthen you too.

If you listen carefully to a person who is suffering, the director of a social care facility or a worker for a charitable foundation you very soon realise that you can be of great help to them. In the non-profit sector they are in great need of good managerial advice. And the families of those in dire straits are often absolutely incapable of organising their own lives. They take the worst loans and sign incredibly disadvantageous agreements; then, as a result of ignorance, they lose their flats or houses. They give the little they have left to bribe those who will never help them. And they have no one to advise them.

*We received a request for financial help from Margita in October 2006. She was 62 years old and she was looking after her two grandchildren – 12 year-old Zuzana and 16 year-old Fero – by herself. In 2002 their parents had died: first their mother and then, two months later, their father. Margita had taken charge of them both and was trying to compensate at least partly for the loss of parental love. Fate, however, continued to play its sad game and Margita got cancer. She begged us to help her finance her grandchildren's studies. Her sentence 'if you decide not to support us, I shall understand and not*

*blame you' expressed perfectly her humility and love. She died a few months later. And what happened to the children? Help came from someone from whom no one would have expected it: František, a doctor the children had met at a children's holiday camp, who used to visit the family and was a great support to the family during the grandmother's illness. Shortly before Margita died, František became the children's guardian. To this day he looks after them perfectly and is very proud of them. Sometimes he asks himself: 'Am I as good a substitute father as they are children to me?'*

It is possible to help in little ways. But with great deeds too.

## **Help where you can. According to your position and abilities**

*When I first met Viktor he was 18 years old. He was a tall boy, always smiling. On account of his smile, some people at the cancer hospital called him Slniečko (Sunshine). He had played football since he was little. His father coached him. At the time when Viktor was diagnosed with a tumour in his hip joint, his father was discovered to have leukaemia. Viktor's tumour was very difficult to operate on. The doctor called him in and told him: 'Viktor, we shall amputate your whole leg together with the hip joint. Unfortunately, you will spend the rest of your life in bed with a colostomy – an artificial opening for excretion.' From that time on, Viktor and his parents did not believe*

*a word the Slovak doctors said. (I have also come to realise that some doctors should be strictly forbidden from communicating with their patients.) They decided to seek help elsewhere, and began to contact hospitals abroad. Together we tried to arrange for proton radiation therapy in the MD Anderson Cancer Center in Houston, unfortunately without success. I managed to arrange for an operation in Germany by a leading European orthopaedist, who promised they would not amputate anything, but he would probably have a bit of a limp after the operation. Unfortunately, their distrust for Slovak doctors grew into distrust for all doctors and so Viktor's parents decided for the usual radiation therapy in Vienna. Two months later, Viktor died – unnecessarily, in my opinion. On account of a breakdown in communication with the doctors. His father is fighting leukaemia to this very day.*

Now, you will probably want to ask me what can I as a manager, entrepreneur or banker do to change this? If you were super-rich and you decided to build a first-rate children's hospital (an investment of approximately €70 million) with leading physicians and highly qualified nurses (in addition to the income from the health insurance companies, you would need €4-7 million annually from other sources), then you could save the lives of people like Viktor and maybe dozens of other children. In the autumn of 2009 I was in a beautiful new children's hospital in Sioux Falls in South Dakota. It was built from the gift of one single person: Mr Sanford. I have also visited a children's hospital in Cambodia that was entirely financed by a Swiss family.

However, I do not anticipate that the reader of this book is planning to build a hospital in Slovakia – although I would be very glad if such a person could be found. What then can we do? What is expected of us?

Each of us has a certain talent, certain qualities, that have enabled us to become successful managers or entrepreneurs. And each of us has his own position. From a manager only responsible for his or her own work or the work of a small department to the manager of a bank branch, right up to the president of a large company. If we look back on our careers, we will no doubt discover that we were most successful doing what we enjoyed doing, what you or your firm managed to do at least a bit better than the others. And that is exactly what we should use to serve other people.

- If you are good at credit risk, go and help poor people take out a loan that is affordable in their financial position.
- If you are a shop manager, set aside the products you have been unable to sell for a long time and give them to charity.
- If you are a financier, help families to manage their budgets if they don't know how to. I was sad when the director of one bank explained to me how they saw social responsibility: once a year they clean and paint a children's playground. Yes, that is also a help and it is certainly better than doing nothing. But they are not skilful manually and they help by doing something they are not good at, while they do not offer anyone what they do exceptionally well and what would help the most.

- If you are a lawyer, help charitable foundations to make good contracts with suppliers of their services. Or help poor people to find their way out of the vicious circle of their disadvantageous loan contracts.
- If you are a programmer, offer to help charitable foundations with the design or management of their websites.
- If you are a manager in the media, give media space to a trustworthy charity.

There are endless such examples and possibilities, and a whole book could be written about them. Our charity alone has been helped and is being helped by hundreds of managers, entrepreneurs and employees in various companies. Without their work and help we could never have achieved the success we have, and we could not have helped thousands of families.

The higher your position in a firm, the greater your power to help. If you are president of a company or bank or the owner of a firm, you can achieve real miracles. Together we can even influence and change the behaviour of society.

*Katka's application for financial help from our charity came in 2007. When her son Igor was three years old she gave birth to twins – a boy and a girl. Within one year of their birth both the children died from a genetic oncological disease. The likelihood of Igor, their last child, also getting this rare disease was great. For this reason the doctors included Igor in a programme of regular oncological check-ups. In practice this meant frequent hospital visits, blood tests and a special diet*

*– and of course constant fear on the part of his mother. Every cough or raised temperature left her panic-stricken.*

*Meanwhile, Katka's husband left her. Men are often unable to come to terms with the situation in a family where a child has cancer and, like cowards, run away. Katka's husband not only left in a cowardly fashion, he also did not send his wife so much as a cent in sustenance payments. He also delayed the divorce proceedings and therefore the determination of the amount of alimony he should pay. Worst of all, without the knowledge of his wife, he took out a loan from a non-banking company to the tune of about €20,000, against which he pledged the house in which they lived. Of course, he did not pay back the loan and so Katka received notice that, unless she paid the debt, her little house would be seized and sold by court order and she would have to move out.*

When I read Katka's story, I called her and offered to arrange for free legal assistance. She thanked me, with tears in her voice. I asked a legal office to help and they began to act immediately. They agreed on postponement of the payments and a reduction of the interest with the non-banking company. They brought Katka's husband before the court and arranged for the payment of sustenance. They did what they knew how to do, and they did it fantastically. After about a year Katka managed to find a good job and her situation improved to such an extent that she herself asked our charity to stop helping her. In fact, she herself began to contribute to our charity. At Christmas she always calls me and tells me the latest news about Igor. He

is now attending school and he is keeping in good health. Lawyers, you were super, thank you.

## **Managing suffering**

*Monika is a journalist from eastern Slovakia. Her only son Jakub was first diagnosed with leukaemia when he began to attend primary school. Jakub fought the disease and won. He went back to school. Monika was looking after Jakub alone; she and her husband had divorced before he began school. Cancer attacked once more when Jakub was nine years old. The second course of treatment was more aggressive and Jakub suffered a lot. He spent almost two years in hospital, but he won again. I came to know Jakub when he was 16. I had lunch with him and his mother in Spišská Nová Ves. At that time they had discovered that Jakub had leukaemia for a third time. They were preparing for a bone marrow transplant, but were full of optimism and eagerness to fight back again. We corresponded regularly. I met Monika several times at the cancer hospital. The desire to fight for her only son was tremendous. I received the news of Jakub's death about three weeks after our last meeting. The funeral was very distressing.*

Even now, about two years after Jakub's death, tears fall on the paper I am writing on. How can you meet with such suffering? What is the point of seeking out suffering, sharing it, crying over it? How are we to help without harming ourselves? Is there any sense in it at all? Yes, there is. Considerable sense.

All suffering hurts. Of course it hurts. A great deal. The moment we meet with it we feel just a devastating sadness, depression and hopelessness. It cannot be avoided.

If we let this feeling remain in our minds, if we didn't do anything about it, we would either do ourselves harm psychologically or we would have to stop meeting with suffering. Maybe we would become just 'quasi-philanthropists': people who do help, who talk about it a lot, but do it as if out of necessity, as something that is fashionable right now. Quasi-philanthropists do not put their hearts into it. They take part in conferences, they like to philosophise about helping, sometimes they are even paid for such work, but they don't want to come into close contact with suffering. They don't consider it worth it.

But it is impossible to really help if your heart is not in it. There is no need to be afraid of suffering. On the contrary, we should seek it out and feel it. Experience the most painful emotions, and then transform these painful emotions into energy. Transform all that pain into the energy needed to help, into questions such as: How can I help? What more can I do? What shall I come up with? If you manage this, if you really manage to put yourself in someone else's shoes and experience the most gruelling emotions, then your energy, appetite, strength and willingness to help will be unstoppable. You will be like a nuclear-powered ship with an inexhaustible supply of uranium. Whatever obstacles are thrown in your path, you will go ahead. You will step back a hundred times and go round a hundred times, but your

goal will be clear. Nothing and no one will be able to stop you. To help will truly become one of your priorities.

When I meet mothers who have spent a long time at the cancer hospital, they no longer cry. They have already cried for hours, days, weeks and maybe even months. Their eyes are deep lakes covered with a fine mist. The mothers don't want you to pity them, and they certainly don't want you to cry. They will turn to you, managers, with a request. Can't you help us in any way? They won't expect any medical miracles from you, just ordinary human help. Perhaps just to play with the sick child, to give him or her a new experience. Or to help arrange for the father, brothers or sisters to visit them in hospital, as they have no car and no money to pay for the journey. There are many, many possibilities. You only have to listen carefully.

For us managers, entrepreneurs and bankers, there is yet another very good reason why we should not be afraid to come into contact with suffering. Our lives are often hectically busy. The first meeting begins at 9 o'clock in the morning, at lunch we take a bite from a sandwich or delivered pizza and we often get home only when the children are already asleep. And if we add to that various events, training sessions, business trips, overnight stays in hotels... Our minds are like programmed machines. Problem – solution; problem – solution, over and over again. We are worried about our turnover, profits, plans, bosses and subordinates. In time we begin to smile less and less, and the only enjoyment we get at work is the occasional party with our

colleagues. We go to training sessions where they teach us how to be successful, how to communicate, how to plan; and we read books about successful firms, rich managers and winning strategies.

The moment you come into close contact with suffering, when you take into your arms a smiling little girl who you know is going to die, at that moment your problems cease to be problems. You realise the absurdity of chasing plans and profits, of tearing out the little hair we have left because our profit has been reduced to zero by the financial crisis. At last we realise how we kick the table in anger when we are not promoted, how we despair when we put on three kilograms or our son does not do well at school in mathematics. We realise how absurd this is, and suddenly we laugh at our imaginary problems. We understand that real problems are very different and, in fact, how lucky we are.

That does not mean that you will not try to solve your problems, that you will not motivate your subordinates, that you will not fight for your market share or fight to lose your excess weight. Of course you will work as you did before, if not even better, but the memory of the little girl who must die, of her mother's eyes, will help you to realise what you have – what God, karma or fortune has given you and what a lucky person you are in fact. And you will begin to smile more at life, in spite of all the problems it brings you.

## **Don't be discouraged by mistrust**

*Our charity began its activities in September 2006. When deciding on the rules, and to ensure transparency, we agreed that neither we who were working for the charity, nor any committee or commission, would be the ones to decide who should receive money from the donors. We decided to ask the oncologists to help us, as they knew their patients and their families best. We wanted them to help choose the recipients of financial aid. We asked them to issue and confirm an application to our charity to those families who were in financial difficulty as a result of this disease and who they knew very well. At first glance, this was a very simple request requiring not more than two minutes of administrative work – choosing the families and stamping the application, nothing more. At the beginning of September 2006 we sent a letter to over a hundred oncologists throughout Slovakia with a request for cooperation. Two weeks later we had received only one single reply, from a woman doctor in Dunajská Streda. We were bewildered, unpleasantly surprised. We wanted to help, really help, with pure hearts, and the doctors – the ones who knew how much these families needed help – had turned their backs on us? The first contributions from donors were beginning to arrive in the charity's bank account and we did not have anyone to give them to! I realised that something was going on that I did not understand, that my logical mind could not process, so I decided to go and visit the doctors. It just isn't possible, there is something wrong here, I told myself.*

*The first problem was to get the doctors to agree to meet me at all, to persuade them to find the time for me. 'All right, then, come at two o'clock this afternoon, I'll give you a few minutes.' The first success. Fifteen minutes before the agreed time I was sitting in the waiting room outside the oncologist's office in a small district town. About four other people, patients, were there with me. They sat quietly, staring ahead. No one spoke a word, no one was reading anything. The nurse opened the door and called in the next patient. I slipped my visiting card into her hand, at which she glared at me coldly and announced in an icy voice 'Wait'. I waited patiently. About an hour later than the agreed time, the doctor appeared in the doorway: 'You are Mr Kiska? Then come in, but be quick, I've only got five minutes for you.' I entered the office and the doctor sat down behind a desk piled up with papers and files, lifted her glasses and gave the command: 'Speak!' As briefly as possible, I described our charity, who we were and who we wished to help. I finished and waited. She lifted her glasses again: 'So you are not a representative of a pharmaceutical firm or any health insurance company?' I replied that I wasn't. 'And you don't want to offer our patients any nutritional supplements or medical aids?' The answer was the same. 'Then why are you doing this? Why have you set up a charity?'*

*This question suddenly clarified for me the whole problem. It was a problem of mistrust. The doctors did not trust us. They did not believe that in this materialistic world there could be people who just wanted to help. That anyone could be found who was willing to give their money, time and energy to help people, without any ulterior motives. So I explained to the*

*doctor that in my opinion it is the moral duty of every successful person to help, to give back part of what they have received from life. And that the only aim of our charity was real, disinterested help. Slowly the iceberg of distrust began to melt. From five minutes the conversation stretched to over an hour. I discovered how difficult it is to be an oncologist and every day to meet people, half of whom will soon die. How hard it is to feel that society does not appreciate sufficiently what you do, to be overworked and frustrated by the ever-worsening state of the health service, and how difficult it is to believe in the unselfish help of anyone at all. At the end of our talk, I would have liked to hug that weary, burned out, but good person. She said goodbye to me with the words: 'I believe you now, we'll try it.' A few days later we had the first applications from her. And I continued on my travels around Slovakia. I waited in waiting rooms, persuading doctors and sharing their lives and problems. But some I didn't manage to convince. They just didn't trust me.*

At the present time over a thousand doctors throughout Slovakia are cooperating with our system. As we later extended the circle of those we help to include other serious children's diseases – such as cystic fibrosis, cerebral palsy, muscular dystrophy and others – we receive applications from hundreds of oncologists, paediatricians, neurologists and so on.

Trust is a key word in charity. And trust must be built up. It is a race on a very, very long course. At the beginning it can be very depressing: you want to help, you want to give

a piece of your heart to others and people do not trust you. You write, you shout, you declare your sincere intentions and others just shake their heads in disbelief. When I began our charity, not even my father believed me. His question 'when will you get back the money you invested in your charity?' made me laugh. My own father did not believe me. My friends asked: 'How does it make you a profit?' And when they couldn't find any logical reason, they declared: 'Ah, so you're doing it so you can become a politician.'

Trust cannot be gained by explaining. Trust can only be gained by deeds, and that needs time. Not what a person says but what they do reveals their character. If you go your own way honestly for a year or two and you ignore all the doubters, then people will slowly begin to trust you. There are some you will never convince. Don't even try to, for many people don't even trust themselves. It's a waste of energy. Save that for the long journey to trust.

It's a hard nut to crack for a successful firm to establish a charity, and the director of the marketing department of one large corporation turned to me for help. Their company had set up a charity, put several hundred thousand euros in it and expected ordinary people – or at least their clients – to join in and support it with financial contributions. Hardly anyone did so. It was a complete failure, because the basic concept was doomed to failure. If a company is successful, people expect it to be a great donor, a sponsor. For an ordinary person it is incredible that a 'rich company' should ask them to contribute to its charity.

Don't forget, we should help by doing what we are good at, what we understand, in a field where people have confidence in our ability. And it doesn't matter whether we have only just become a manager or whether we are the president of a company. Competence and expertise are the best path to success in the sphere of charity, the shortest path to trust.

**Who to help?**

## **There is no right answer**

*At Christmas in 2008 I was invited to a charity event in a small town in central Slovakia. Children's, teachers' and church choirs were singing in a church. The proceeds from the event, which were the voluntary contributions of the audience, went to two families our charity was helping. Both of the families were at the front of the church.*

*Sylvia was 8 years old and had infantile cerebral palsy from birth. She could not move or speak and she had to have nappies. She had already undergone several operations on her tendons, because her limbs were becoming deformed as a result of the immobility of her muscles. Her incurable diagnosis required endless care from her parents.*

*Pet'ko was 6 years old, and he had leukaemia. He had already had the third dose of chemotherapy and there were only remnants of his fair hair on his little head. His body ached and his parents had unanswered questions: Will our Pet'ko survive? Will he run and jump again like three quarters of the children who get leukaemia?*

If you had to decide and you could help only one of these families, which family would it be? Would you help little Sylvia, whose fate is irreversible, who will spend her life in a wheelchair and whose family humbly accept their lot? Or would you help Pet'ko, who has a great chance of surviving, but whose life is at the moment in immediate danger?

I don't think there is a right answer. Don't let this little book mislead you just because I am talking mainly about children with cancer. There is an awful lot of suffering. Whatever you decide to support – children in Asia or Africa, old people, lone mothers, the homeless, blind, deaf or sick, nature conservation or animal rights – decide for yourself, but above all with your heart. Listen to your heart and no doubt you will make the right decision. But don't forget the most important thing we were talking about in the last chapter, that you must be willing to come into close contact with suffering, you have to experience it yourself, understand it. Submerge yourself in it with all the strength of your personality. You will very soon understand that everywhere, in every target group, there is so much suffering that there is room for everyone to help who wants to. And even then there will always be too few of us.

## **Who we should not help**

*About three years ago someone knocked on the door of our charity in Poprad. I opened it and there stood a tallish woman about 35 years of age. She had dyed platinum blond hair and her makeup was too pronounced for my liking. She was holding a little boy of about two years in her arms, and with her was also her thin, pale daughter, about five years old. We sat them down, offered them refreshments and asked them what had brought them to us. The little girl's name was Simonka and she had leukaemia. She was at home with her mother fol-*

*lowing chemotherapy. They had come from Košice by train to see us (a journey of almost two hours). Simonka almost collapsed in the office from exhaustion. At that time our charity had been helping them for over a year. With tears in her voice, Simonka's mother began to explain to me that unless she could find €700 in the next two weeks, they would be evicted from their flat. When I came closer to her I could smell cigarettes and alcohol on her breath. I realised that she had taken her sick daughter with her and subjected her to this stressful journey only so that her request would be granted.*

*I was faced with a dilemma. What should I do? What would really happen to the money? In the end I decided to help her from my own pocket. I wasn't able to say no to her. We said goodbye, we gave Simonka some sweet things and wished them a good journey. Three weeks later the same woman appeared before me again, this time only with Simonka, and she was telling me that she needed another €1,000 to settle her debts. I realised what was going on. I gave her the money for the return journey and explained to the mother that if she brought Simonka with her once more to come and ask for money, if she endangered Simonka's life again, then not only would she get no extra money, but I would put a stop to the regular help she was receiving from us.*

When you begin giving to people, the news that you are a manager, entrepreneur or banker with an open and good heart spreads very quickly. Various people and non-profit organisations, and also sportspeople, artists or travellers, begin to turn to you for help. That is why you need to have

a clear strategy, you must know who you want to help. Put it on paper, on your website. Clearly and emphatically talk about who and how you want to help. You simply cannot save the whole world, even though you may often wish you could.

Our charity helps families with children, where the father, mother or one of the children has cancer, or the child has another life-endangering illness. When we started our activities we received requests for help from dozens of old people with cancer, cancer centres in hospitals, researchers in the field of oncology and so on. We had to explain, politely but clearly, who we were helping. Charity is based on trust. We cannot ask donors to contribute to our charity and then use the money for a completely different purpose than the one we had declared. To have a clear, published strategy for the way we help makes it easier to solve some of the problems.

Another problem you have to be prepared for is the misuse of the system. Almost every type of help you devise can be misused - used in quite a different way to that you intended and that it was supposed to be for. The rules for providing assistance must be made perfectly clear, but it is essential to monitor them and, if necessary, change and adapt them.

Some charities are examples of the opposite, bad extreme. Before they provide help they expect the applicant to fill in a questionnaire that even a university professor would have

difficulty with. Don't forget that often those who need your help the most don't know how to ask for it and will not ask for it. Often you must seek them out yourself.

*One story from Liptov was very sad, like almost all that come to our charity. The mother of seven children got cancer. Her husband was in prison and she herself was suffering. We immediately began to help her and expected to receive further news. A couple of months later the oncologist who had recommended her to us telephoned to tell us that he suspected something was not as it should be – that the mother had begun to drink and was not looking after her children. We called up the mayor of the village and the suspicion about alcohol was confirmed. In addition, we discovered that she had put all her children into a children's home. We put an immediate stop to the aid she had been receiving.*

Trust, but also verify.

**Our charity**

## **Logistics + charity = Good Angel (Dobry Anjel)**

*The Triangel system that I established and directed was a logistic/financial system. Within 24 hours of submitting an order, a television or washing machine was delivered to the customer's home. A contract was signed on payment by instalments. We managed to deliver hundreds of products every day throughout Slovakia, tens of thousands in a year. Then throughout the year we kept a check on whether the customer was paying or not and, if not, we had to chase them up to see they paid. It took us several years to build up this system.*

Before beginning our charity's activities, we found out what people don't like about the work of the non-profit sector, and what prevents them from contributing financially to various aid projects. The results were surprising. People were afraid of what would happen to their money. They wanted to know whether it would really reach those who needed help, and how much money was spent on the overhead costs of the charity, on the salaries of its workers and on their travel expenses. I realised that the logistic and financial experience I had gained while building up Triangel could be put to full use for our charity, and we made the Dobry Anjel/Good Angel system of help as transparent as possible. We ask the donors, the 'Good Angels', to send us regular monthly contributions. Any sum, even just €1 for example, but regularly every month. Every donor receives their own personal angel number and an account is

opened for them in the system. Whenever they want, they can look at the Good Angel website and see exactly when their money arrived in their account and, at the end of the month, exactly to which family the whole of their contribution was sent. In their account they can see the name, address, telephone number, story and often photos of the family that has received their money. We do not take as much as one cent for overhead costs from the money we receive from the donors. The money is delivered in full to the receiving family.

To cover all the overhead costs I initially gave our charity €1 million. At the time of writing this book, about two thirds of it have been spent. In 2010 our charity collected over €3 million, and if we were to compare the annual cost of running Good Angel – including fundraising, marketing and advertising – it would be a sum representing less than 7 per cent of the sum collected.

In the four years since its establishment, Good Angel has in all collected and redistributed to the last cent €10 million. By the end of 2010 the number of donors ('Good Angels') had exceeded 80,000 and the system had helped over 4,000 families. From the point of view of financial aid, Good Angel had become the most successful non-corporate charity in Slovakia.

Why am I writing all this? Not in order to praise our charity or to convince the reader to become a contributor to Good Angel (although in the corner of my mind I hope he

will). I am writing this to show how everything we learn in management, business and financing can be used to help people. The experience we have gained in business is infinitely valuable; we just have to manage to transfer it to charity. Don't forget that charity does not automatically mean giving money; charity means using your experience, knowledge and contacts to help people.

**The author's  
conclusion**

## **Inner satisfaction**

We all want to be happy. Maybe there are times when we do not realise it, but hiding behind our desire for fame and success there is in fact that basic desire – the desire for happiness, for the feeling of contentment, ease of mind and benevolence. Probably all of us have come to realise that money will not give us this feeling. Money makes our lives comfortable. We can buy what we want, go to a restaurant for the food we feel like eating. We can go on holiday, play golf, go diving or spend a magical week on a yacht. But what is going on in our minds, what we feel, what we experience, is often different from where we are and what we are doing. We live in two worlds. The world we are immersed in – the world of work and enjoyment – and the inner world – the world of our minds, the world that determines whether we feel happy or unhappy. We often confuse these two worlds and suppose that the world of enjoyment is also the world of happiness. Unfortunately, or fortunately, the difference between them is enormous.

I like playing golf. I look forward to arriving at a pleasant golf course, hitting a long drive (the first stroke) and then spending four to five hours overcoming the pitfalls of the course and enjoying a nice game. An agreeable thought. In practice, however, it is sometimes different. Instead of fine weather, there is a strong wind, it is cold and the ball is blown off course. Or it is hot and after the fifth hole the sweat is pouring from me and I shelter in whatever bit of

shade there is. Instead of straight strokes I keep having to cut the ball out of the long grass, and my fellow player irritates me by cursing and throwing his golf club after each shot. When I get to the sixteenth hole I am glad that it will soon be over and done with at last. And the next day we play again, and the day after as well. After a week I'm already dreaming of golf, and sometimes I get the feeling that there is no more hateful object than that little white ball, which, in spite of all my efforts, just does what it likes.

I spent a week on a diving boat in Egypt and two weeks at a diving centre in Mauritius. Beautiful at first, but towards the end I was very glad it would soon be over, that I would be done with it and be going home to my family.

Buddhism defines these feelings as the suffering of change. We do an activity that we think will make us happy: we eat a good dinner, drink wine, chat with friends, ski or spend time in a sauna. Each of these activities loses its attraction after a certain time, we no longer enjoy them, and if we continue they become tedious. There sometimes comes a moment when we find ourselves saying that's enough, no more. We wish to end the activity that we were previously absolutely convinced would make us happy. And that is exactly the difference between the world of happiness and the world of enjoyment. We enjoy enjoyment – after all, that is why it is called that. But if we devote our time to that and nothing else, it will not make us happy.

When we began as managers or entrepreneurs, we all had our plans, ideas and ambitions. We wanted to be successful at work, to head teams of workers and maybe even whole firms. We longed to buy a nice car and house. We dreamed of fancy holidays with our wives and children. In the course of time many of us achieved much of this. What happened in our minds? Did we become happy?

It's often quite the opposite. You've got a car, you've bought a second one for your wife and are now planning to buy another large family one or, on the contrary, a small sports car. You go on holiday to the sea as a matter of course, to Croatia, Italy or Spain. But now you are already dreaming of the Caribbean, the Maldives or Philippines. You've got a house as well. And now you are planning to buy a cottage in the hills. You have fulfilled your dreams. When you first imagined them, you were convinced that when you fulfilled them you would be happy, infinitely happy. But are we really happy? Are we really experiencing that state of contentment, warmth of heart and peace of mind? Or are we just planning again and dreaming and telling ourselves 'if I achieve that, then I will be really happy?' I have the feeling that we are often like runners who, after a hard race, are nearing the finishing line but, just before reaching it, move their goal a little further away from them, then further again, over and over, over and over again.

Where then is this world of happiness? How can we reach it? My personal experience has shown me two ways that

have helped me to become a person who smiles more often, who is more understanding, kinder and sympathetic:

- caring for others;
- being content with what I have.

Throughout this book we have been dealing with care for others and how we are repaid, how we can help ourselves in this way. In 2009 I met the Dalai Lama in Bratislava. During the discussion I asked him what, in his opinion, is important for a person, what should he aim at? Should he work with his own mind and inner happiness, or should he concentrate on helping others and attend to the well-being of others? Me or the others? Which is more important? The Dalai Lama laughed in his characteristic way and explained: 'It's like climbing a ladder. You have to have two hands. It's hard to clamber up anywhere with just one. You have to go step by step. Help others, and then work on your own mind. Over and over again. Every morning, when you get up, before you go to work, spend at least half an hour in discussion with your own mind. Consider what life has given you, think about your own death, about the transience of things and the way we are chained to them.' He is probably right.

An ancient Chinese proverb says that he who knows when he has enough, has enough. He who does not know, will never have enough.

To learn to appreciate everything we have now, and to thank God, karma or fortune for it, is the main gate on the

path to happiness. Every morning when I wake up I look at my wife and our two small children and I feel very grateful for what I have received.

I have remained a creative person. I keep trying to think of how I could help even more, what other systems of aid for people in need I could set up. It is not easy to combine creativeness with inner contentment. Contentment appears to be an element that suppresses the desire for change and growth. I often did not know what to do about this inner struggle. New projects kept demanding that I get involved, and I carried them around in my head, solved problems and planned. My inner contentment and peace of mind were shaken, I stopped smiling and frowned more and more. When my wife, who is very familiar with my psychological states, also drew my attention to this, I realised that it was time to consider what is worthwhile, how to combine creativeness with peace of mind.

Taoism says that the True Man (*zhenren*) acts but remains detached and brings things to a conclusion without clinging to them. Gandhi explains it even better: 'Work, create, but do not expect and do not hanker after any reward for your deeds.'

I realised that my desire to help and create and my feeling of moral responsibility show the right path to follow. But the important thing for me was to learn to humbly accept the fact that, in spite of all my great efforts and sincere motivation, my plans would not always work out. That if things

did not go well for me, I would have to dismiss my employees. And that I must not let these negative phenomena shatter my peace of mind.

It is not simple. In spite of many years working on my own mind, my inner world is sometimes shaken and my mind is taken over by negative thoughts. Fortunately I am already aware of this and I have stopped struggling with myself. I discovered that every fight with my own mind, every prohibition (you mustn't think like that!) only strengthened my doubts and distrust of myself, shattered my inner peace. Nowadays I keep a closer watch on my state of mind and I know that – maybe in a moment, maybe in an hour, maybe only tomorrow – my peace of mind will return.

Contentment with what I have, control over my mind and no inner struggle: in my opinion that is the path leading to the world of inner happiness, the 'path to heaven'.

## **An afterword on hell**

My grandmother was right: hell does exist, and it can't be avoided. I now believe her once more, but I look at hell differently and understand it differently. We cannot avoid our hell and real suffering, when our parents die or those dearest to us cry when they are ill. And that we ourselves will die is also a certainty. Fortunately, or unfortunately, we don't know when. It only depends on us, on the depth of

our knowledge and our faith, how we manage to come to terms with this reality and also with the thought of what will happen after we die.

My grandmother, however, forgot to explain one thing to me. She did not explain that there also exists a little hell that we carry around with us in our heads and that makes our lives unhappy every day. A little hell that can be avoided and can be fought and overcome – simply and with difficulty at the same time. With humility, a calm mind and by helping others. That is also what this little book was about.

**Thank you**

## **My thanks to the heroes of this book:**

To the parents and children – the main and real heroes of this book. To thousands of people who show great self-sacrifice every day. They deserve our respect.

To the doctors and medical staff. To those who have trusted our charity and help us. And to those who, in spite of the deterioration in the health service, still wish to fight to change things.

To the Good Angels, the tens of thousands of people who support our charity. Without their trust and help our charity could not exist.

## **My thanks to destiny for:**

The best parents in the world. There are millions of other marvellous parents, but it was with mine I had the privilege of growing up.

My wife Martina. For being a really good person and having patience with me, even when my mind slips out of my control and I have my black moments.

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hood can bring a happy harvest. And for the little ones, Veronika and Viktor, who involve me every day in their games and whose smiles remind me of my good fortune, my good karma.

The thousands of good people I have had the opportunity to meet in my life. Fellow workers, friends and also completely unknown cheerful people.







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**or How to do charity work successfully and from the heart**

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***"All those who are unhappy in the world are so as a result of their desire for their own happiness.***

***All those who are happy in the world are so as a result of their desire for the happiness of others."***

***Šantidéva***